(Currently amended) A method of processing a purchase transaction on a retail terminal, comprising the steps of:

acquiring purchase transaction data with by a processor of a retail terminal as a result of a purchase transaction being performed on the retail terminal, wherein the processor communicates with a number of peripherals of the retail terminal and coupled to the processor via corresponding communication lines including a display, an input device, and any of a barcode reader, a card reader, and a printer;

formatting the acquired purchase transaction data into a digital receipt with the retail terminal by the processor;

receiving at the retail terminal input from a person at the retail terminal that selectively identifies purchase transaction datum for omission from the digital receipt by the processor;

selectively omitting the identified purchase transaction datum from the digital receipt to generate a personalized digital receipt by the processor;

forwarding the personalized digital receipt by the retail terminal processor over a network that is in communication with the retail terminal processor to a device associated with the person who identified the purchase transaction datum for omission from the digital receipt; and

transmitting the digital receipt to a storage location for a merchant by the processor.

- 2-3 (Canceled).
- 4. (Currently amended) The method of claim 1, further comprising the step of:

identifying the device to which the personalized digital receipt is forwarded with data from the purchase transaction data by the processor.

5. (Currently amended) The method of claim 1, further comprising the step of:

activating the printer to generate generating a human readable hard copy of the personalized digital receipt at the retail terminal by the processor.

 (Currently amended) A method of processing a purchase transaction on a retail terminal, comprising the steps of:

acquiring purchase transaction data with by a processor of a retail terminal as a result of a purchase transaction being performed on the retail terminal, wherein the processor communicates with a number of peripherals of the retail terminal and coupled to the processor via corresponding communication lines including a display, an input device, and any of a barcode reader, a card reader, and a printer;

generating a digital receipt with the purchase transaction data by the processor;

receiving with the retail terminal input from a person at the retail terminal by the processor, the received data being used to select purchase transaction datum for omission from the digital receipt;

deleting the selected purchase transaction datum from the digital receipt to generate a personalized digital receipt by the processor;

transmitting the personalized digital receipt over a network that is coupled to the retail terminal processor to a device associated with the person who used the retail terminal to select purchase transaction datum for omission from the digital receipt; and

transmitting the digital receipt to a storage location for a $\!\!\!$ merchant by the processor.

7-8. (Canceled)

9. (Currently amended) The method of claim 6 further comprising: identifying the device to which the personalized digital receipt is transmitted with data from the purchase transaction data by the processor. 10. (Currently amended) The method of claim 6, further comprising the step of:

activating the printer to generate generating a human readable hard copy of the personalized digital receipt with the retail terminal by the processor.

- 11. (Withdrawn) A system for processing a purchase transaction, comprising:
 - a retail terminal in communication with a network;
 - a processing unit within the retail terminal; and

memory within the retail terminal and in communication with said processing unit, said memory storing a plurality of program instructions which, when executed by said processing unit, causes said processing unit to:

- a) acquire purchase transaction data on said retail terminal during the purchase transaction;
- b) format the acquired purchase transaction data into a digital purchase transaction record;
- c) permit omission of selective purchase transaction datum of the acquired purchase transaction data from the digital purchase transaction record by a party to the purchase transaction to create a personalized digital purchase transaction receipt; and
 - d) transmit the personalized digital purchase

transaction receipt over the network to the party to the purchase transaction.

12-13. (Canceled).

- 14. (Withdrawn) The system of claim 11, wherein the party to the purchase transaction is a consumer who tendered payment during the purchase transaction.
- 15. (Withdrawn) The system of claim 11, wherein the memory has further program instructions stored therein which, when executed by the processing unit, causes the processing unit to provide a human readable hard copy of the personalized digital purchase transaction receipt to the party to the purchase transaction.
- 16. (Withdrawn) A system for processing a purchase transaction comprising:
 - a retail terminal in communication with a network;
 - a processing unit within said retail terminal; and

memory within said retail terminal and in communication with said processing unit, said memory storing a plurality of program instructions which, when executed by said processing unit, causes said processing unit to:

a) acquire purchase transaction data on said retail

terminal in response to the purchase transaction;

- b) permit a party to the purchase transaction to omit certain purchase transaction datum of the acquired purchase transaction data to create a modified purchase transaction record;
- c) format the modified purchase transaction record into a digital purchase transaction receipt; and
- d) transmit the digital purchase transaction receipt over the network to the party to the purchase transaction.

17-18. (Canceled).

- 19. (Withdrawn) The system of claim 16, wherein the party to the purchase transaction is a consumer who tendered payment during the purchase transaction.
- 20. (Withdrawn) The system of claim 16, wherein the memory has further program instructions stored therein which, when executed by the processing unit, causes the processing unit to provide a human readable hard copy of the digital purchase transaction receipt to the party to the purchase transaction.